



MIDLAND
CREDIT UNION

NEWS & UPDATES

February 2024 e-Lert



Midland Credit Union is
Invested in *Your Hometown*

& proudly serving hometowns in these 24 counties!

INVITE YOUR FRIENDS & FAMILY TO JOIN

WE SAVED MEMBERS

\$232,727



MIDLAND
CREDIT UNION

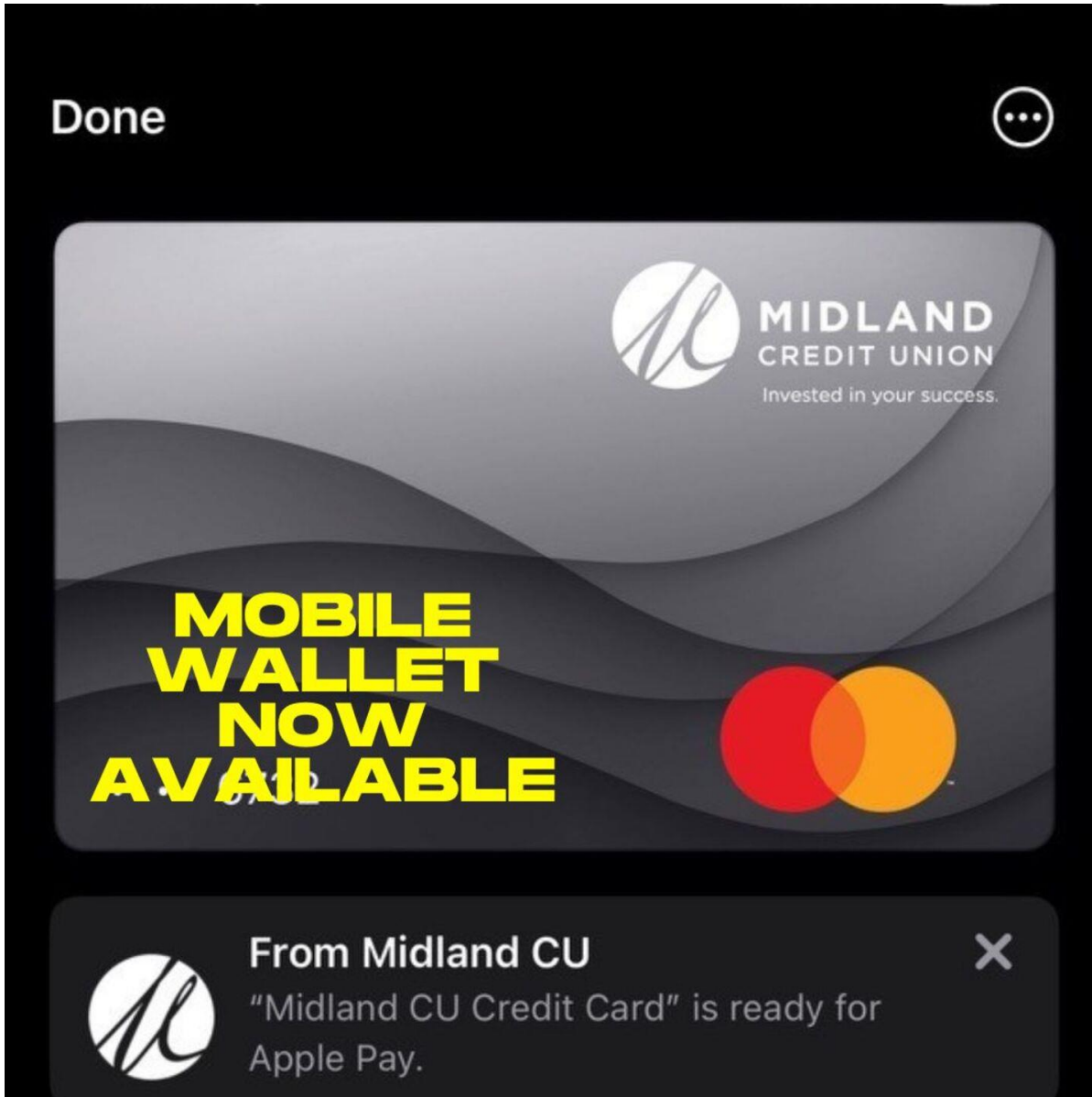
In 2023!

Ready to see if we can SAVE YOU MONEY by refinancing your loan from another lender?

Apply now or call 515-645-9334 to visit with a loan officer!

[APPLY NOW](#)

*The We Saved Our Members total is an estimate. When a member refinances a loan, we calculate what their finance charges would have been if they kept the loan to term using the rate, term, and balance. Then, we calculate the finance charges of the new loan using the new rate, term, and balance. Then, we subtract the new loan finance charge from the old loan finance charge to calculate the amount the member saved on finance charges. We collect this information for all refinanced loans each calendar year and then share this number with the members. Federally insured by the NCUA. Equal House Opportunity.



Mobile Wallets Now Available!

[What is a Mobile Wallet?](#)

A mobile wallet stores credit card or debit card information on a mobile device like your phone, a tablet, or smartwatch. Mobile wallets are great to use going into the new year and can help you stay more organized.

They may also be more secure than physical payment cards because of the technology they use to protect your account information.

[APPLY FOR A CREDIT CARD](#)



Grow YOUR Money with a CD!

A certificate of deposit (CD) is a savings product that earns interest on a lump sum for a fixed period of time. Going into this New Year, CDs are great for helping you meet financial goals. A CD is a good alternative if you're risk-averse when investing. A CD is a type of savings account that allows you to earn interest at a fixed rate that's currently higher than what's available with traditional savings accounts.

[CALL OR STOP IN TO INVEST IN A CD TODAY!](#)

CONQUER *your* DEBT



Pay off debt faster and save money on interest with our low promotional rate for 12 months on balance transfers posted on or between January 1, 2024 and March 31, 2024, on new or existing card accounts.

[APPLY NOW](#)

*Special reduced annual percentage rate (APR) is valid on qualifying balance transfers posted on or between January 2, 2024, and March 31, 2024. Promotional rate is good for 12 months from the first qualifying transaction post date, after which the promotional interest rate will return to the individual cardholder's standard rate at the completion of the offer cycle. The APR is not valid on purchases or cash advances. See your credit card statement for further details. All loans are subject to approval. Some restrictions may apply.

I didn't
KNOW
MIDLAND

**offers products to help
protect my loan.**

Visit with a loan officer to learn how you can protect your family from the unexpected with these loan protection products:

- Life Protection
- Disability/Unemployment Debt Protection
- Guaranteed Asset Protection
- Mechanical Breakdown Coverage

You'll love the Midland Difference!



Did you know we offer products to help protect your loan?

For more details, call a loan officer at 515-645-9334 or

APPLY ONLINE

*With approved credit. Some restrictions apply.

Bondurant Smart Branch



If you live or work near Bondurant, we invite you to visit the Bondurant Smart Branch!

The Bondurant Smart Branch features an Interactive Teller Machine (ITM) and on-site loan services for all Midland member-owners. This cutting-edge style of credit union banking allows us to serve Bondurant and the surrounding communities and maintain the exceptional level of service we call the "Midland Difference." Be sure to watch the short video to learn more about the ITM.

[LEARN MORE](#)

 SHAZAM



**ONCE UPON
A TIME** REWARDS
JAN 1 - MAR 31

**Use your debit card and
find your happily ever after.**

Each time you use your debit card
to make purchases between

Jan. 1 – Mar. 31, 2024,

you'll automatically be
entered for a chance to win!

Don't have a debit card? Apply today!

Each time you use your Midland Debit Card for a PIN or signature-based purchase from January 1st, 2024 through March 31, 2024, you'll automatically be entered for a chance to win great prizes!

Grand Prize: \$500 SHAZAM gift card

8 Monthly Winners: \$50 SHAZAM gift card

If you need a Midland Debit Card, please send us a message, give us a call, or stop in.

*No purchase is necessary to enter to win. A purchase will not increase your chances of winning. Void where prohibited. The promotion period is between January 1, 2024 through March 31, 2024. Visit <https://www.shazam.net/services/marketing/sdr-rules> for official rules and complete contest details. All rights reserved.

HOME LOANS THAT FIT YOUR NEEDS

[Learn More](#)

- Quick and easy online application
- Competitive mortgage rates



Looking to buy a home? We've got the mortgage for you

Call us at **515-867-2728!**

[LEARN MORE](#)

**H&R
BLOCK®**



**INTUIT
turbotax**

Tax time is here - and we can help!

Did you know that as a Midland Credit Union member, you have discounts for both H&R Block and Intuit TurboTax?

[MEMBER DISCOUNTS](#)



Board of Director Nominations

NOW OPEN

Applications will be accepted until February 26, 2024.

MidlandCU.org/Applications

[BOARD MEMBER APPLICATION](#)

Don't miss the
Virtual Annual Meeting
of *your* credit union.



Wednesday, April 24th
5:00-5:15 | ONLINE

SAVE THE DATE

Please mark your calendar and plan to join us for the Virtual Annual Membership Meeting!

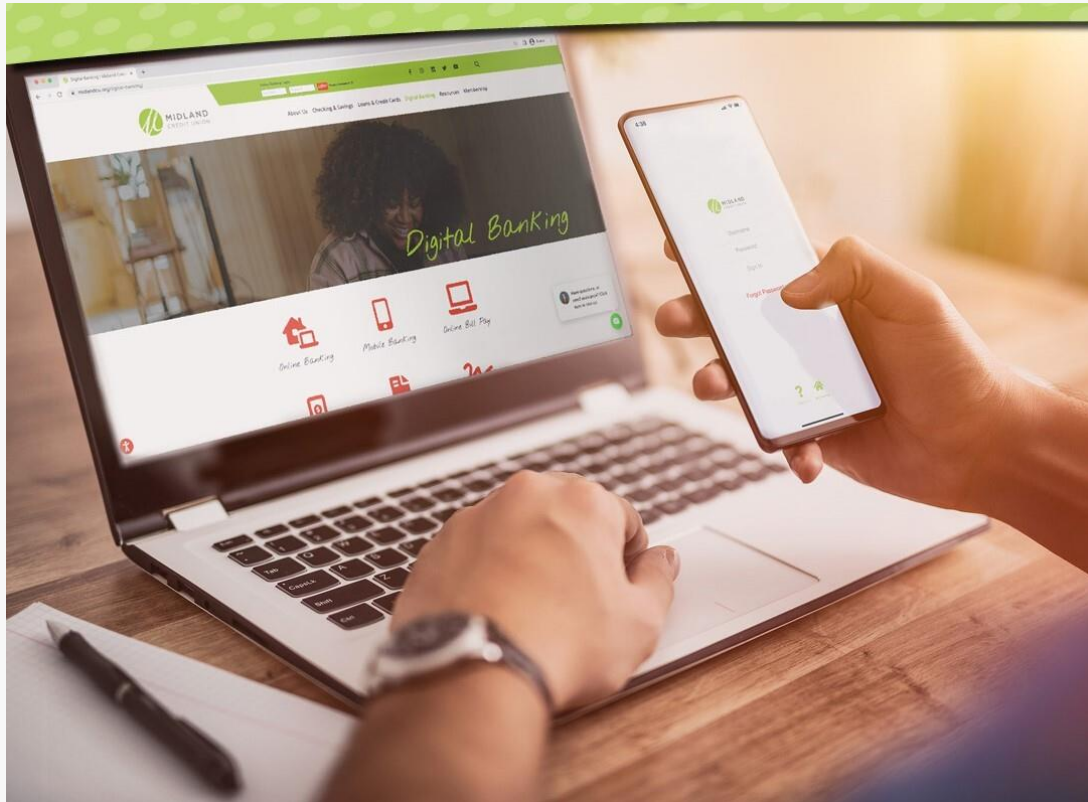
[REGISTER NOW](#)



"I have been with Midland Credit Union since the 80's. We have always felt like valued customers with Midland. They have all the resources that we need. They are always willing to meet our financial needs. My experience with Midland is outstanding. I am always greeted with a friendly smile. They make me feel very special. I always get a very warm reception when I walk in the front door. I can truly say that I know them

ALL on a first name basis. You can not get that anywhere else. They are all A #1 in my book.”

- Patrick C. — Member-Owner since 1986



All Midland Credit Union locations will be **closed**
for the following upcoming holidays:

Closed **Monday, February 19th** in observance of **Presidents Day**.

**Remember: with DIGITAL BANKING,
we're never really closed!**

Checking & Savings | Loans & Credit Cards | Digital Banking

Resources | Membership | Apply Online | About Us

Urbandale Headquarters - 2891 106th St., Urbandale

Pleasant Hill Branch - 1225 Copper Creek Dr. Suite M, Pleasant Hill

Bondurant Smart Branch - 3007 Oxbow Court SW, Bondurant

Main: 515-278-1994 Loan: 515-645-9334 Toll Free: 1-800-747-1994

www.MidlandCU.org



2891 106th Street
Urbandale, IA 50322